

Consumer • News

Federal Communications Commission • 1919 M Street • Washington, D.C. 20554

Produced By : The Common Carrier Bureau • Enforcement Division • June 1998

Telephone Toll Fraud

Don't be Its Next Victim

The telecommunications industry estimates that telephone toll fraud accounts for nearly \$4 billion a year in crime. One of the best ways to avoid becoming a victim is to know the danger signs that point to toll fraud scams and the tricks used by con artists to prey on unsuspecting consumers. This issue of Consumer News describes some common scams and provides tips on ways to protect yourself against toll fraud.

Tips for protecting your telephone calling card from fraudulent use:

- ☐ Memorize your calling card number and Personal Identification Number (PIN). Do not write your PIN on your calling card.
- ☐ Use a public telephone that reads your calling card number from the magnetic strip on the back of the card. If this type of telephone is not available, block the view of the key pad and speak directly into the phone so that no one sees you dial your calling card number or overhears you giving the number to the operator.
- ☐ Don't use your telephone calling card as an identification card. Others may see or hear the number.
- ☐ Immediately report a lost or stolen calling card to the company that issued the card. Request the company to cancel your card number and issue a new one to you.



Don't Believe A Word Of It!

Consumers have told the FCC that they have received calls from persons claiming to be FCC agents or telephone company employees investigating calls placed to other states or countries from the consumer's telephone line -- or are checking on possible technical problems with the consumer's telephone line.

The caller typically requests the consumer's cooperation in the investigation by just saying "yes" and hanging up the telephone receiver when a second call is placed to the consumer by a "supervisor." Other tactics include requesting the consumer to provide their credit or calling card number or to dial a

specific series of numbers before hanging up the telephone receiver.

These types of calls are made to trick consumers into providing information or taking actions that will enable the caller to place fraudulent calls using the consumer's credit or calling card number or telephone line.

Telephone company employees checking for technical and other types of telephone service or billing problems and FCC personnel would not call and ask you to just say yes when receiving a telephone call, provide a credit card or calling card number, or dial a specific series of numbers before hanging up the telephone receiver.

Take the following steps if you think a call is a toll fraud attempt:

- ☐ Be sure to ask the caller for their name and their telephone number.
- ☐ Tell the caller you are going to call the telephone company to determine whether or not there is a problem with your telephone service.
- ☐ Immediately hang up.
- ☐ Find the telephone number for your telephone company business and security offices on your telephone bill or from directory assistance or your telephone book. Call that number -- rather than the number provided by the caller -- and provide details of the call you received to the telephone company representative.
- ☐ Contact law enforcement officials.

Safeguard Your Telephone Service

- ☐ Don't accept third-number billing or collect calls from callers you do not know.

- ☐ Talk with your local telephone company about having your telephone line blocked from third-number and collect call billings.

Stay On Top of Telephone Toll Fraud

The Alliance to Outfox Phone Fraud, a group of telecommunications industry and related companies, provides fraud information to consumers. Visit the Alliance's Web site at <http://www.gnat.net/outfox> or contact the Alliance at: 2890 Fairview Park Drive, 10th Floor, Falls Church, Virginia 22042 -- or call 1-800-9-OUTFOX (1-800-968-7369).

Help for Victims of Toll Fraud

You can be responsible for as much as \$50 in unapproved calling card charges under the Truth in Lending Act and Federal Reserve Board regulations. Call the telephone company that issued your calling card as soon as you become aware that you are a toll fraud victim and request the company to cancel your calling card number and issue a new one to you.

Toll fraud complaints involving calls placed to another state or country are within the jurisdiction of the Department of Justice. You should contact the Federal Bureau of Investigation at the following address if you are a victim of toll fraud involving calls placed to another state or country:

**Federal Bureau of Investigation
7799 Leesburg Pike
South Tower, Suite 200
Falls Church, VA 22043**

You should contact your state attorney general's office if you are a victim of toll fraud involving calls placed within your state. You can obtain the telephone number and address for this office from your local or state consumer offices or the government section of your telephone directory.

Billing Complaints Resulting From Fraudulently Placed Calls

As previously stated, toll fraud is within the jurisdiction of the Department of Justice or your state attorney general's office.

You should first try to resolve a **billing complaint** resulting from fraudulently placed calls with the companies that billed you for the calls. If you are unable to resolve your billing complaint with those companies, you may file a complaint with the proper regulatory agency.

If your complaint involves calls placed from one location to another location within the same state, you should address your complaint to your state regulatory agency.

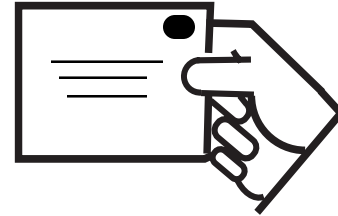
You can obtain the telephone number and address for your state regulatory agency from your local or state consumer offices or the government section of your telephone directory. The telephone numbers for the state regulatory agencies can also be found on the FCC's Web Site at http://www.fcc.gov/consumer_news/state_puc.html

You may file a complaint with the FCC if your billing complaint concerns interstate or international calls.

There is no special form to fill out to file a complaint with the FCC. You can simply send a typed or legibly printed letter to:

**Federal Communications Commission
Common Carrier Bureau
Consumer Complaints
Mail Stop 1600A2
Washington, D.C. 20554**

Filing A Complaint With The FCC

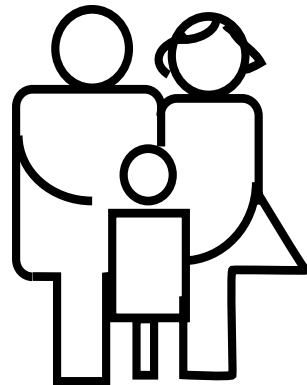


Your complaint letter should include the following information:

- ✓ Your name, address and a telephone number where you can be reached during the business day.
- ✓ A brief description of the complaint.
- ✓ The telephone number involved with the complaint.
- ✓ The name, address and telephone number of the person or persons who you believe placed the calls.
- ✓ The names and addresses of the telephone companies involved with the complaint.
- ✓ The names and telephone numbers of the telephone company employees you spoke with to try to resolve your complaint, and the dates you spoke with them.
- ✓ Copies of the telephone bills listing the disputed charges. The disputed charges should be circled on the copies of the bills.
- ✓ Copies of correspondence you received from the companies involved with the complaint and from state or federal agencies you contacted in an effort to resolve the complaint.
- ✓ Copies of other documents involved with the complaint.

Federal Communications Commission
Consumer Protection Branch
Common Carrier Bureau
Mail Stop 1600A2
Washington, DC 20554

This is in response to your contact with the
Federal Communications Commission



Thank you for your interest

Check out our Web Site consumer information on telephone-related issues at:
http://www.fcc.gov/ccb/consumer_news/